S6415-1-4

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1986

FOR THE FISCAL YEAR ENDING

June 30, 1986

R. Y. EMPIE
Bank Commissioner

BANK COMMISSIONERS SINCE 1965

CARL B. SEBRING	1965 to 6-31-69
JOHN D. WILLIAMS	8-15-69 to 5-31-73
GEORGE T. FRAME	6-1-73 to 10-31-73
HARRY E. LEONARD	11-1-73 to 11-6-78
DONALD H. VANHORN	11-7-78 to 8-31-79
ROBERT Y. EMPIE	9-1-79 to present

OKLAHOMA STATE BANKING DEPARTMENT

Governor George Nigh
State Capitol Building

Dear Governor Nigh:

Not since 1932 has the business of banking been so much in the public eye. The unprecedented media disclosure of banking problems has taken its toll on confidence in our banking system. We have seen a noticeable diversification of large savings out of banks into other banks, other financial institutions, and into mutual funds. Oklahoma residents purchased more than one billion dollars of mutual funds during FY-86.

Nine banks failed to maintain solvency and had to be closed. Insolvency is a condition wherein a bank owes depositors more than it has assets with which to pay them. Oklahoma statutes (6 O.S. 1406) makes it unlawful for any officer, director or employee to receive deposits in an insolvent bank. No other type of financial institution has such strict standards of soundness. It therefore appears to the public that only banks have serious problems. It should be understood that banks are not guaranteed a perpetual existence. Banks are commercial businesses which, if mismanaged may fail but, if properly managed, will prosper. The state of the economy either tends to mask mistakes of judgement and mismanagement or it exacerbates them.

Because all banks in Oklahoma are insured by the Federal Deposit Insurance Corporation, there has been minimal loss to depositors. Seven of the nine banks reopened the following morning with "business as usual." Depositors were not even inconvenienced; but, the trauma of a bank "closing" continues to receive distressing publicity.

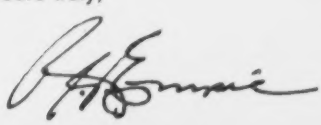
The thrust of the Banking Department is, through its examination function, to inform bank directors of the financial condition of their bank, specifically pointing out any violation of laws and hazardous activities. It follows through on areas in need of correction by exhorting, or ordering, bank directors to take remedial action. A basic flaw in the foregoing process is the interval between examinations which, in many instances, exceeds two years. It would be only conjecture as to what extent the presence of bank examiners might have had on heading off, or at least ameliorating the mismanagement and inside dealing which exists in some banks; but, the Department's staff was pathetically funded for the task.

Now, funding is being provided to employ and train a sufficient number of bank examiners. The large number of border line banks, termed problem banks, which must be rehabilitated will be monitored more frequently as the enlarged staff gains experience, hopefully providing the necessary influence to cause their turnaround to satisfactory soundness.

Considerable publicity surrounds the 400 nationwide insolvent savings and loan associations and the plight of the Federal Savings & Loan Insurance Corporation in getting refinancing legislation through the Congress. Local newspaper stories have set out the several such associations existing in Oklahoma. They are being kept alive by advances from the Federal Home Loan Bank and its assent to the insolvent associations paying higher than market interest rates in order to maintain or attract new deposits. The Oklahoma Legislature has not deemed insolvency to be a critical or prohibited condition with respect to saving and loan associations as it has to banks.

The Credit Union industry continues its extraordinary growth and transformation into a viable and competitive member of the greater financial institutions industry. They are beginning to exhibit the same sort of growing pains notorious in the banking industry, as dissension abounds and legal tactics are utilized against and between credit unions with differing goals and capabilities. What some bankers interpret as their "franchised locations" some credit union managers relate as "captive members." Their industry is no longer homogeneous and cannot return to the "good old days," as some managers lament.

Yours truly,



PERSONNEL
1986

Bank Commissioner
R. Y. Empie

Attorney
Mary Beth Guard

Supervisory Examiners
Charles R. Griffith
Donald R. Thrower

Senior Examiners
James J. Bredenger
Randall J. Brooks
James L. Burns
Roger D. Ewerth
Jack E. Fenton
Prentice T. Henley
James R. Herring
Joe R. Moore
Patti (Jones) Murdock
Harold A. Reel
James R. Stephenson
Marvin G. Stice
Lewis H. Tew

Senior Assistants
Joseph E. Rapp
Kathy J. Ward

Deputy Commissioner
Wayne Osborn

Administrative Officer
Betty Jo Johnson

Budget Director
Terry Lynn Bruce

Executive Secretary
Jane M. Belfiglio

Secretaries
Doris N. Gordon
Margie A. Mutz
Ilene Martzen

Assistant Examiners
Jeffrey K. Bagby
Gary James Cable
Ruby T. Domnick
Rodney E. Ford
Lance E. Lassiter
Jon Clayton Phelps
Michael A. Pinkston
Kimberly Susan Reed

Examiner Trainees
Frank T. Cornelius
Kenneth W. Thomas, Jr.
Jerry K. Weichel
Terry L. Seidle
Paul Qualls
Chet A. Fenimore
Daryl A. Jones
R. J. Nelson
Robyn R. Swanson
Joseph C. Blair
Connie J. Weichel

FUNCTIONS OF
THE STATE BANKING DEPARTMENT

Exercise general supervision of all State-chartered banks, savings and loan associations, credit union and trust companies in the interest of maintaining a sound system of financial institutions and the security of funds held as deposits.

Examine State-chartered institutions, issue orders and promulgate rules and regulations to prevent institutions from engaging in unsafe and unsound practices.

Charter new institutions under the jurisdiction of the Department after conducting investigations and holding public adversary hearings.

Supervise various aspects of the management of institutions under the jurisdiction of the Department, including:

- exercise of trust powers
- abandonment of trust powers
- relocation of main office or branch
- establishment of an extended facility or branch
- increase or decrease of capital stock
- change in number and par value of capital stock
- change in name of institution
- formation of pooled trust funds
- issuance of capital debentures
- establishment of branches of savings and loan associations
- enlargement of scope of membership of credit unions
- accounting practices employed
- valuation of various types of assets
- maintenance of adequate insurance
- mergers, conversions
- enforcement of Banking Code provisions
- adoption of necessary internal policies
- internal control procedures employed
- truthfulness of advertisings

Require reports of condition of each institution under jurisdiction of the Department to be published in local newspapers.

License money orders issuers.

Register "Perpetual Care Cemeteries."

Conduct liquidations.

STATE BANKING DEPARTMENT

R. Y. EMPIE, Bank Commissioner

Banking Board
R. Y. Empie, Chairman
John T. Hannah, Member
George W. Lowry, Member
Don B. Donaldson, Member
Murlin Derebery, Member
Loretta Y. Jackson, Member

Savings & Loan Board
R. Y. Empie, Chairman
Clay Clinesmith, Member
G. H. "Hal" Stout, Member
Frank Olney, Member
Patricia C. Reffett, Member

Credit Union Board
R. Y. Empie, Chairman
Ed Old, Member
Jack D. McCurdy, Member
Ron Walker, Member
Don Germany, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licensees	Perpetual Care Cemeteries
No.	302	8	14	46	8	30
Detached Facilities	99	0	0	0	0	0
Branches	Pending 3 Opened 53	17	24	26	1,214 Agencies	0

COMPARATIVE STATEMENT OF RECEIPTS & EXPENSES
of the
STATE BANKING DEPARTMENT

	Fiscal 1985–86	Fiscal 1984–85	Fiscal 1983–84	Fiscal 1982–83	Fiscal 1981–82
RECEIPTS (Transferred to treasurer)					
Banks & Trust (assessment)	$1,698,148.	$1,697,474.	$1,501,033.	$1,441,317.	$1,269,470.
Savings & Loans	17,625.	24,300.	8,574.	8,712.	13,961.
Credit Unions	157, 472.	149,876.	130,262.	118,318.	104,072.
Charters, Branch & Detach Facilities	23,100.	16,500.	64,500.	13,900.	11,000.
Money Orders	9,850.	14,760.	10,870.	1,375.	1,630.
Perpetual Care	10.	135.	95.	140.	135.
Miscellaneous	10,516.	7,488.	12,277.	15,756.	7,808.
TOTAL RECEIPTS	$1,916,721.	$1,910,533.	$1,727,611.	$1,599,518.	$1,408,076.
EXPENSES					
Salaries, longevity & professional	$1,380,924.	$1,121,878.	$1,072,545.	$1,116,239.	$ 985,630.
Travel	195,554.	160,832.	153,372.	159,202.	153,676.
Rent-Office space and equipment	45,404.	45,726.	46,717.	48,430.	51,064.
All Other	96,871.	59,350.	70,584.	47,064.	38,817.
TOTAL EXPENSES	$1,718,753.	$1,387,786.	$1,343,218.	$1,370,935.	$1,229,187.
RECEIPTS IN EXCESS OF EXPENSES	**$ 197,968.**	**$ 522,747.**	**$ 384,393.**	**$ 228,583.**	**$ 178,889.**

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, CREDIT UNIONS AND
TRUST COMPANIES UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets as of June 30	SAVINGS & LOAN ASSOCIATIONS Total Assets as of June 30	CREDIT UNIONS Total Assets as of June 30	TRUST COMPANIES Total Assets as of June 30
	(hundreds omitted)			
1974	2,941,826,	717,698,	221,048,	27,487,
1975	3,369,043,	481,000,	267,890,	32,411,
1976	3,765,537,	571,122,	327,173,	39,173,
1977	4,356,868,	705,319,	411,380,	43,385,
1978	5,066,239,	840,821,	479,931,	42,905,
1979	5,869,739,	969,063,	511,751,	75,137,
1980	6,917,405,	1,100,324,	607,280,	109,474,
1981	8,277,104,	936,642,	648,976,	125,510,
1982	9,674,422,	962,810,	789,485,	147,395,
1983	10,547,000,	688,477,	938,592,	164,787,
1984	11,273,425,	1,000,592,	1,112,943,	171,726,
1985	11,534,083,	852,259,	1,119,512,	120,056,
1986	11,147,594,	1,006,983,	1,278,265,	131,838,

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1986)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City
(Term expires January 1, 1990)

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires June 1, 1990)

GEORGE W. LOWRY
Chairman of the Board
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

MURLIN DEREBERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1988)

STATE CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1986

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Adair	Adair State Bank
Allen	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anadarko Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Apache	First Bank of Apache
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Atoka	First City Bank of Atoka
Barnsdall	Barnsdall State Bank
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Billings	The First State Bank in Billings
Binger	The Community Bank
Bixby	Citizens Security Bank & Trust Company
*Bixby	Town and Country Bank
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Blanchard	First State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank
Bristow	Community Bank
Britton	First Enterprize Bank
Broken Arrow	Arkansas Valley State Bank
Broken Arrow	Metro Bank of Broken Arrow
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Camargo	The First State Bank
Canton	Community State Bank of Canton
Canute	First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Cashion Community Bank
Catoosa	1st Bank of Catoosa
Cement	Cement Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	Bank of Oklahoma, Claremore
Claremore	Peoples State Bank

Location	Name of Bank
Claremore	Rogers County Bank
*Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Cleveland	The Cleveland Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Comanche	Security State Bank
Commerce	First State Bank of Commerce
Covington	First State Bank
Coyle	Eighty Niner Bank of Coyle
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
*Cushing	Bank of Cushing and Trust Co.
Cyril	Cyril State Bank
Davenport	Security State Bank
Davidson	First State Bank of Davidson
Del City	United Bank of Del City
Depew	Central Oklahoma Bank
Drummond	Bank of Drummond
Drumright	The Citizens Bank
Duke	Farmers and Merchants Bank
Duncan	First Bank & Trust Co.
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	First Oklahoma Bank & Trust Co.
*Edmond	Citizens Bank of Edmond
*Eldorado	First Southwest Bank
Elgin	Bank of Elgin
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
*El Reno	American Heritage Bank
Enid	Northwest Bank of Enid
Erick	First American Bank
Eufaula	Farmers & Merchants Bank
*Fairfax	First State Bank
*Fairview	Fairview State Bank
Forgan	The First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Freedom	The Freedom State Bank
Gage	The First State Bank
*Garber	Bank of Garber
Glencoe	Glencoe State Bank
Glenpool	Bank of Glenpool
Goltry	First State Bank
Gould	First State Bank
Grandfield	First State Bank
Granite	Bank of Granite
Grove	Bank of Oklahoma, Grove
Grove	Grand Lake Bank
Guthrie	The First State Bank and Trust Company
Guymon	Bank of the Panhandle

Location	Name of Bank
Harrah	First State Bank
Hartshorne	United Services Bank
Haskell	The First Bank of Haskell
Healdton	Bank of Healdton
Henryetta	American Exchange Bank
Hinton	First State Bank
Hobart	Home State Bank
Holdenville	People State Bank & Trust Company
Hollis	The First State Bank and Trust Company
Hopeton	Hopeton State Bank
*Hugo	The Citizens State Bank
Hulbert	First State Bank
Hydro	Bank of Hydro
Idabel	First State Bank
Inola	Bank of Inola
Jay	Delaware County Bank
Jenks	Bank of Commerce
Jones	First State Bank
Ketchum	The First State Bank
Keyes	The First State Bank
Kingfisher	Kingfisher Bank and Trust Co.
Konawa	Oklahoma State Bank
Krebs	Citizens Bank of Krebs
Kremlin	Bank of Kremlin
Lamont	The State Exchange Bank
Langley	Bank of the Lakes
Lawton	Citizens Bank
Lawton	Security Bank & Trust Company
Lexington	First State Bank
Lindsay	American Exchange Bank
Locust Grove	Bank of Locust Grove
Lone Grove	First Community Bank and Trust Co.
Lone Wolf	First State Bank
Madill	Madill Bank and Trust Company
Mangum	The Guarantee State Bank
Mannford	Mannford State Bank
Marietta	Bank of Love County
*Marietta	Firstbank of Marietta
Marshall	Bank of Marshall
Maud	Citizens State Bank
McAlester	American Bank of Commerce
McLoud	The Bank of Commerce
*Medford	Grant County Bank
*Meeker	Bank of Meeker
Meno	Meno Guaranty Bank
Miami	Security Bank and Trust Company
Midwest City	Security Bank of Midwest City
Minco	The First American Bank of Minco
Mooreland	First State Bank of Mooreland
Morris	Morris State Bank
Morrison	Citizens State Bank

Location	Name of Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	American Bank of Muskogee
Muskogee	City Bank
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
*Mustang	Mustang Community Bank
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	American Exchange Bank & Trust Company
Norman	Norman Bank of Commerce
Norman	United Bank & Trust Co.
Oilton	First State Bank
Okarche	First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	American Bank of Commerce
Oklahoma City	Bankers Bank
Oklahoma City	Capitol Hill State Bank & Trust Company
Oklahoma City	City Bank & Trust
Oklahoma City	Community Bank (Warr Acres)
*Oklahoma City	Expressway Bank
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Frontier State Bank
Oklahoma City	Grant Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Medical Center State Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Republic Bank
Oklahoma City	Southwestern Bank & Trust Company
*Oklahoma City	Union Bank and Trust Company
Oklahoma City	United Oklahoma Bank
Oklahoma City	Will Rogers Bank and Trust Company
Oklahoma City	Wilshire Bank
Oologah	Lakeside State Bank
Owasso	First Bank of Owasso
Owasso	Liberty Bank of Owasso
Perkins	Payne County Bank
Perry	Exchange Bank and Trust Company
Picher	First State Bank
Piedmont	Rollings Hills State Bank
Ponca City	Pioneer Bank and Trust
Ponca City	Security Bank & Trust Company of Ponca City, Okla.
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	Bank of Oklahoma, Pryor
Purcell	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Ringling	Ringling State Bank
Rocky	The State Bank of Rocky

Location	Name of Bank
Roff	Pontotoc County Bank
Roosevelt	Security State Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Salina	Lakeside Bank of Salina
Sand Springs	Bank of Oklahoma, Sand Springs
Sand Springs	First Bank and Trust Company
Seiling	Community Bank
Seminole	First State Bank
Sentinel	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Community Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stillwater	Stillwater Community Bank
Stilwell	Bank of Commerce
Stonewall	First American Bank
Stratford	First American Bank
Stroud	The First State Bank
Sulphur	First-Oklahoma Bank & Trust Company
Sulphur	Sulphur Community Bank
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Talihina	First State Bank in Talihina
Taloga	Dewey County State Bank
Tecumseh	Republic Bank of Tecumseh
Tecumseh	Tecumseh Bank
*Temple	First State Bank in Temple
Thomas	The Bank of Thomas
Tishomingo	Bank of Johnston County
Tonkawa	The Service Bank of Tonkawa
Tryon	Farmers & Merchants Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Oklahoma, Boulder Park
Tulsa	Bank of Oklahoma, City Plaza
Tulsa	Bank of Oklahoma, Mercantile Center
Tulsa	Bank of Oklahoma, Southwest Tulsa
Tulsa	Bank of Tulsa
Tulsa	Brookside State Bank
Tulsa	Central Bank & Trust of Tulsa
Tulsa	Century Bank
Tulsa	Citizens Bank of Tulsa
Tulsa	Community Bank & Trust Company
Tulsa	The F & M Bank & Trust Company
Tulsa	Harvard Bank
*Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa, Oklahoma
Tulsa	Security Bank
Tulsa	United Bank
Tulsa	Woodland Bank

Location	Name of Bank
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens' Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Wagoner Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Warner	The Security Bank
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Waukomis State Bank
Waynoka	First State Bank
*Weatherford	United Community Bank
Webbers Falls	Lake Country Bank
Welch	Welch State Bank
Wellston	The Wellston State Bank
Westville	Peoples Bank
*Wetumka	Bank of Commerce
Wewoka	Security State Bank
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Willow	First State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
Woodward	Bank of the Northwest
*Woodward	The Bank of Woodward
Woodward	The Stock Exchange Bank
Wright City	Wright City State Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company
Yukon	Canadian State Bank

*Denotes Federal Reserve Member Banks

ALL STATE-CHARTERED BANKS IN OKLAHOMA ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1985 TO JUNE 30, 1986

Total number of state banks as of June 30, 1985	308
New banks opened	3
Conversion of national banks to state banks	0
Conversion of state banks to national banks	0
Mergers	0
Banks closed	9
Total number of state banks as of June 30, 1986	302

CHARTER APPLICATIONS

Number of applications filed (June 30, 1985 to June 30, 1986)	3
Applications withdrawn	0
Number of charter hearings conducted	0
Charters approved	3
Charters denied	0
Decisions appealed	0
Applications pending	0

NEW BANKS OPENED SINCE JUNE 30, 1985

	Opened
Security Bank of Mid-West City, Mid-West City, Ok.	8-9-85
Community State Bank of Canton, Canton, Ok.	10-11-85
Bankers Bank, Oklahoma City, Ok.	5-20-86

NAME CHANGES SINCE JUNE 30, 1985

	Approved
Nichols Hills Bank & Trust, Oklahoma City, Ok. (Formerly Nichols Hills Bank)	9-19-85
Bank of Oklahoma, Lewis Center, Tulsa, Ok. (Formerly Bank of Oklahoma, Boulder Park)	1-24-86

BANKS APPROVED TO MOVE SINCE JUNE 30, 1985

Farmers State Bank, Quinton, Oklahoma	9-18-85
First State Bank, Bokchito, Oklahoma	10-24-85
Durant Bank & Trust Company, Durant, Ok.	4-7-86

NEW TRUST COMPANIES OPENED SINCE JUNE 30, 1985

BancOklahoma Trust Company, Tulsa, Ok.	5-8-86

BANKS CLOSED BY THE STATE BANK COMMISSIONER SINCE JUNE 30, 1985

1. Crossroads State Bank, Oklahoma City. Closed 7-11-85 and Liquidated
2. Security Bank & Trust Co., Midwest City, Ok. Closed 8-8-85. Assets and Liabilities assumed by new chartered bank, Security Bank of Midwest City.
3. Bank of Canton, Canton, Ok. Closed 10-10-85. Assets and Liabilities assumed by new chartered bank, Community State Bank of Canton.
4. Farmers State Bank, Afton, Ok. Closed 10-17-85. Assets and Liabilities assumed by Security Bank & Trust Co., Miami, Ok., operating as a branch.
5. First State Bank, Jet, Ok. Closed 10-18-85. Assets and Liabilities assumed by Cleo State Bank, Cleo Springs, Ok., operating as a branch.
6. Dill State Bank, Dill City, Ok. Closed 11-21-85. Assets and Liabilities assumed by Home State Bank, Hobart, Ok.
7. First State Bank, Cache, Ok. Closed 1-9-86. Assets and Liabilities assumed by The American National Bank of Lawton, operating as a branch.
8. Elk City State Bank, Elk City, Ok. Closed 2-21-86, and Liquidated.
9. Bank of Commerce & Trust Co., Tulsa, Ok. Closed 5-8-86. Assets and Liabilities assumed by First National Bank and Trust Company, Tulsa, Ok.

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
December 31, 1985

Number of Banks Reporting—303 (In Thousands)

ASSETS

Cash and Due from Banks	$ 1,020,796
Securities	2,894,055
Federal Funds Sold	577,437
Loans—Net	6,314,262
Intangible Assets	8,713
Bank Premises—F&F	218,072
Other Real Estate Owned	107,116
Other Assets	269,054
TOTAL ASSETS	$11,409,505

LIABILITIES

DEPOSITS	
Noninterest Bearing Deposits	$ 1,810,620
Interest Bearing Accounts	8,436,638
TOTAL DEPOSITS	$10,247,258
Federal Funds Purchased	118,335
Other Liabilities for Borrowed Money	26,624
Mortgage Indebtedness for Capitalized Leases	4,186
Other Liabilities	112,666
TOTAL LIABILITIES	$10,509,069
Subordinated Notes and Debentures	9,617

EQUITY CAPITAL

Preferred Stock	$ 4,700
Common Stock	204,711
Surplus	335,591
Undivided Profits	345,817
TOTAL EQUITY CAPITAL	890,819
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$11,409,505

	12-31-85	12-31-84	12-31-83
Percentage of Total Capital to Total Assets	7.80%	8.18%	8.24%
Percentage of Total Capital to Total Deposits	8.69%	9.20%	9.29%
Percentage of Total Loans to Total Deposits	61.62%	61.73%	62.65%
Percentage of Cash Reserves to Total Deposits	9.71%	10.62%	9.21%

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
June 30, 1986

Number of Banks Reporting—302 (In Thousands)

ASSETS

Cash and Due from Banks	$ 1,111,558
Securities	2,830,827
Federal Funds Sold	585,794
Loans—Net	6,004,412
Intangible Assets	8,374
Bank Premises—F&F	228,929
Other Real Estate Owned	126,550
Other Assets	251,150
TOTAL ASSETS	$11,147,594

LIABILITIES

DEPOSITS	
Noninterest Bearing Deposits	$ 1,652,350
Interest Bearing Deposits	8,328,500
TOTAL DEPOSITS	$9,980,850
Federal Funds Purchased	$ 129,664
Other Liabilities for Borrowed Money	35,174
Mortgage Indebtedness for Capitalized Leases	3,567
Other Liabilities	111,519
TOTAL LIABILITIES	$10,260,774
Subordinated Notes and Debentures	7,561

EQUITY CAPITAL

Preferred Stock	$ 5,700
Common Stock	202,078
Surplus	332,002
Undivided Profits	339,479
TOTAL EQUITY CAPITAL	879,259
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$11,147,594

	6-30-86	6-30-85	6-30-84
Percentage of Total Capital to Total Assets	7.89%	8.18%	8.24%
Percentage of Total Capital to Total Deposits	8.81%	9.20%	9.29%
Percentage of Total Loans to Total Deposits	60.16%	61.73%	62.65%
Percentage of Cash Reserves to Total Deposits	11.14%	10.62%	9.21%

Main Bank Location	Approved Branch Location	Date Opened
ADAIR		
Adair State Bank	Foyil	5-15-84
BARTLESVILLE		
Union Bank & Trust	Dewey	11-16-83
BEAVER		
The Bank of Beaver City	Turpin	10-12-84
BINGER		
The Community Bank	Eakley	9-17-84
CANTON		
Community Bank of Canton	Longdale	1-30-84
CASHION		
Cashion Community Bank	Dover	4-02-84
CHATTANOOGA		
First Bank of Chattanooga	Geronimo	2-13-84
CLEO SPRINGS		
Cleo State Bank	Jet	11-19-85
CLEVELAND		
The Cleveland Bank	Westpoint	6-11-84
COLLINSVILLE		
American Exchange Bank	Collinsville	———
DUNCAN		
First Bank & Trust Co.	Duncan, 2425 Hwy 81	1-14-85
DURANT		
Durant Bank & Trust Co.	Calera	1-21-85
EDMOND		
First Oklahoma Bank & Trust Company	Edmond, 901 W. Edmond Rd.	3-22-84
ELDORADO		
First Southwest Bank	Olustee	4-02-84
FAIRFAX		
First State Bank	Ralston	10-19-84
HARTSHORNE		
United Services Bank	Halleyville	7-17-84
HOBART		
Home State Bank	Gotebo	3-02-84
	Dill City	11-22-85
HYDRO		
Bank of Hydro	Eakley	2-06-84
KETCHUM		
The First State Bank	Disney	6-15-84
LANGLEY		
Bank of The Lakes	Bernice	7-02-84
LAWTON		
Citizens Bank	Central Mall, Lawton	7-02-84
MARIETTA		
Firstbank of Marietta	Thackerville	9-17-84
MIAMI		
Security Bank & Trust Company	Miami, Hwy 66 & 22nd, North Main	5-22-84
(former Farmer State Bank, Afton, Ok.)	Afton	10-18-85
MULHALL		
Oklahoma State Bank	"Waterloo"	8-22-84
MUSKOGEE		
Commercial Bank & Trust Co.	Muskogee	11-18-85

Main Bank Location	Approved Branch Location	Date Opened
(Continued page 2)		
NORMAN		
United Bank & Trust Co. of Norman	Norman, 2122 W. Mail	2-07-84
OKLAHOMA CITY		
Capitol Hill State Bank	Okla. City, 7301 S. Western	1-07-85
First Bank of Britton	" " N.W. 122 & Portland	8-30-85
Founders Bank & Trust Co.	" " 9520 N. May	4-01-85
Guaranty Bank & Trust	" " 6809 N. Meridian	6-26-84
Union Bank & Trust Company	" " 2501 W. Memorial Road	10-26-83
" " " " "	" " 3030 N.W. Expressway	2-26-84
Wilshire Bank	" " 12215 N. MacArthur	5-14-84
OWASSO		
First Bank of Owasso	"German Corners," 11150 N. Garnett Rd.	8-05-85
PONCA CITY		
Pioneer Bank & Trust	Osage	8-01-84
Security Bank & Trust Company	Ponca City, 3001 N. 14th	5-14-84
QUINTON		
The Farmers State Bank	Red Oak	12-17-83
ROFF		
Pontotoc County Bank	Byng	6-04-84
ROOSEVELT		
Security State Bank	Mountain Park	4-02-84
SAND SPRINGS		
First Bank & Trust Company	Sand Springs, 101 W. 41st	4-02-84
SHAWNEE		
First State Bank & Trust Company	Bethel Acres	10-31-83
SHIDLER		
Shidler Community Bank	Kaw City	10-04-83
SKIATOOK		
The Exchange Bank	Sperry	10-01-84
TULSA		
Century Bank	Tulsa, 12583 E. 21st	7-25-84
Citizens Bank of Tulsa (Gilcrease)	" 9435 E. 51st	10-12-84
Community Bank & Trust	" 5780 S. Peoria	4-05-84
Bank of Oklahoma, Southwest Plaza	" 31st & Garnett	7-23-84
TUTTLE		
The Bank of Tuttle	Newcastle	———
VIAN		
Vian State Bank	Gore	12-12-83
WARNER		
The Security Bank	Porum	2-14-85
WEBBERS FALLS		
Lake Country Bank	Gore	10-13-83
WESTVILLE		
Peoples Bank	W. Siloam Springs	12-12-83

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June 30, 1986)

R. Y. EMPIE
Chairman
State Bank Commissioner

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1990)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

MURLIN DEREBERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1988)

TRUST COMPANIES

Albright Title & Trust Company (2) Branches ..... Newkirk
American First Title & Trust Company
(No Branches) ..... Oklahoma City
Investors Trust Company (No Branches) ..... Duncan
Pioneer Savings and Trust Company (4) Branches ..... Muskogee
Southwest Title & Trust Co., Inc. (7) Branches ..... Oklahoma City
The Trust Company of Oklahoma (2) Branches ..... Oklahoma City
The First Oklahoma Trust Company (1) Branch ..... Oklahoma City
BancOklahoma Trust Company (1) Branch ..... Tulsa

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
December 31, 1985

Number of Trust Companies—7	(In Thousands)
ASSETS	
Cash & Due from Banks	$ 8,530
Notes, Loans & Other Receivables	33,652
Stocks, Bonds, Securities & Other Investments	73,723
Trust Company premises, furniture, fixtures and other assets representing Trust Company premises	1,009
Other Real Estate	338
Investments in subsidiaries	100
Title records	150
Other Assets	3,408
TOTAL ASSETS	$120,910
LIABILITIES	
Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$ 90,775
Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
Accounts Payable	338
Notes Payable	582
Custodial and Escrow Accounts Payable	2,591
Reserve provision for taxes, interest, etc.	532
Other Liabilities	3,180
TOTAL LIABILITIES	$97,998
RESERVES ON LOANS & SECURITIES	
Reserves for bad debts losses on loans	$ 1,336
Reserves for losses on securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	$ 1,336
CAPITAL ACCOUNTS	
Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	$ -0-
Preferred stock-total par value	1,850
Common stock-total par value	8,346
Surplus	6,117
Undivided Profits	5,095
Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	168
Treasury Stock	-0-
TOTAL CAPITAL ACCOUNTS	$ 21,576
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$120,910

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
June 30, 1986

Number of Trust Companies—7	(In Thousands)
ASSETS	
Cash & Due from Banks	$ 9,895
Notes, Loans & Other Receivables	24,590
Stocks, Bonds, Securities & Other Investments	90,304
Trust Company premises, furniture, fixtures and other assets representing trust company premises	1,426
Other Real Estate	1,926
Investments in subsidiaries	882
Title records	150
Other Assets	2,665
TOTAL ASSETS	$131,838
LIABILITIES	
Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$102,438
Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
Accounts Payable	407
Notes Payable	1,328
Custodial and Escrow Accounts Payable	945
Reserve provision for taxes, interest, etc.	398
Other Liabilities	3,227
TOTAL LIABILITIES	$ 108,743
RESERVES ON LOANS & SECURITIES	
Reserves for bad debts losses on loans	$ 896
Reserves for losses on securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	$ 896
CAPITAL ACCOUNTS	
Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	-0-
Preferred stock—total par value	$ 1,952
Common stock—total par value	8,357
Surplus	9,204
Undivided Profits	1,188
Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	1,498
TOTAL CAPITAL ACCOUNTS	$ 22,199
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$131,838

SAVINGS AND LOAN DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE SAVINGS AND LOAN BOARD
(As of June 30, 1986)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

G. H. "HAL" STOUT
Duncan Savings & Loan Association
Duncan
(Term expires April 17, 1989)

FRANK OLNEY
President
American Home Saving & Loan Association
Oklahoma City, Ok.
(Term expires April 17, 1989)

CLAY CLINESMITH
President
Fairview Savings & Loan Association
Fairview
(Term expires April 17, 1987)

PATRICIA C. REFFETT
Lay Member
Lawton, Oklahoma
(Term expires April 7, 1987)

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

at Present

Location	Name of Association (14)
*ATOKA	Atoka Building & Loan Association
**CHECOTA	Crossroads Savings & Loan Association
CLINTON	Clinton Savings & Loan Association
DUNCAN	Duncan Savings & Loan Association
**ELK CITY	Heritage Savings & Loan Association
FAIRVIEW	Fairview Savings & Loan Association
GUTHRIE	Guthrie Savings & Loan Association
**OKLAHOMA CITY	American Home Savings & Loan Association
**OKLAHOMA CITY	MidFirst Savings & Loan Association
OKMULGEE	The Okmulgee Savings and Loan Association
**SEMINOLE	Territory Savings and Loan Association
STILLWATER	The Stillwater Savings & Loan Association
**WOODWARD	Homestead Savings and Loan Association
STERLING	First Commercial Savings & Loan Assn.

FOREIGN ASSOCIATIONS WITH RESIDENT AGENTS IN OKLAHOMA:

The Barber County Savings & Loan Association	Medicine Lodge, Kansas
Vernon Savings & Loan Association	Vernon, Texas

*Indicates Association not insured by F.S.L.I.C.
**Indicates insured Stock Association

SAVINGS & LOAN ASSOCIATIONS WITH BRANCHES

DUNCAN
The Duncan Savings and Loan Association
1006 Main Street 73533
Branches: Duncan 2210 N. Highway 81
Frederick, 1400 North 11th Street
Pauls Valley, 109 West Grant St.
Sulphur, 2007 West Broadway

ELK CITY
Heritage Savings and Loan Association of Elk City
921 West Third Street 73644
Branches: Cheyenne, Main Street
Hinton, 103 East Main
Vici, 300 Broadway

GUTHRIE
Guthrie Savings and Loan Association
120 N. Division 73044
Branches: Crescent, 202 S. Grand

OKLAHOMA CITY
American Home Savings and Loan Association
8200 East Memorial Road 73034
Branches: Edmond 1330 N. Bryant

OKLAHOMA CITY
MidFirst Savings and Loan Association
3232 West Reno
Branches: Edmond 16417 North Santa Fe St.
Oklahoma City, 6351 N. MacArthur
7100 West Hefner Road
SW 59th & May
SW 39th & Western
11925 S. Western
Stilwell, Ten North Second Street

STERLING
First Commercial Savings & Loan Association
Branches: 2601 West Cache Road, Lawton, Oklahoma

STILLWATER
The Stillwater Savings and Loan Association
601 South Husband Street
Branches: Cushing, Main & Michigan Streets
Guthrie, Broad and Cleveland Streets
Perry, Seventh and Elm Streets
Stillwater, N. Duck & Boomer Street

WOODWARD
Homestead Savings and Loan Association
1518 Oklahoma Avenue 73808
Branches: Cordell, 110 East First Street
Guymon, Northridge Shopping Center
Noble, 213 North Main Street
Woodward, 1623 Downs Avenue

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings and Loan Associations
at the close of business
December 31, 1985

(In Thousands)

ASSETS

Mortgage Loan & Contract		
FHA/VA and Other Federally Insured Guaranteed Loans	$ 43,538	
Conventional	634,105	
Mortgage-Backed Pass-through Securities	30,522	
Contra-Assets to Mortgage Loans	(15,888)	
Nonmortgage	81,796	$774,073
Repossessed Property	23,290	
Real Estate	575	
Cash and Investments	107,299	
Fixed Assets	18,096	
Other Assets	32,406	$181,666
TOTAL ASSETS		$995,739

LIABILITIES AND NET WORTH

Liabilities		
Deposits	$854,955	
Borrowings	77,088	
Other Liabilities	10,402	$942,445
Net Worth		
Stock	$ 7,808	
Surplus	7,964	
Appraised Equity Capital	2,270	
Reserves	9,590	
Undivided Profits	(9,645)	
Net Undistributed Income	(4,693)	$ 13,294
TOTAL LIABILITIES AND NET WORTH		$955,739

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings & Loan Associations
at the close of business
June 30, 1986

(In Thousands)

ASSETS

Mortgage Loan & Contract		
FHA/VA & Other Federally Insured or Guaranteed Loans	$ 72,265	
Conventional	582,814	
Mortgage-Backed Pass-through Securities	55,237	
Contra-Assets to Mortgage Loans	(40,603)	
Nonmortgage	81,230	$ 750,943
Repossessed Property	33,434	
Real Estate	2,568	
Cash and Investments	96,290	
Fixed Assets	20,615	
Other Assets	103,133	$ 256,040
TOTAL ASSETS		$1,006,983

LIABILITIES AND NET WORTH

Liabilities		
Deposits	$900,213	
Borrowings	85,695	
Other Liabilities	15,288	$ 1,001,196
Net Worth		
Stock	$ 7,856	
Surplus	40,381	
Appraised Equity Capital	2,262	
Reserves	9,572	
Undivided Profits	(22,981)	
Net Undistributed Income	(31,303)	$ 5,787
TOTAL LIABILITIES AND NET WORTH		$1,006,983

CREDIT UNION DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE CREDIT UNION BOARD
(As of June 30, 1986)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON GERMANY
President
Tinker Credit Union
Oklahoma City
(Term expires October 11, 1989)

JACK D. McCURDY
Department Chief Engineering #5, E.S.S. Testing
Western Electric Company, Inc.
Oklahoma City
(Term expires October 11, 1986)

ED OLD
Retired
Oklahoma City, Oklahoma
(Term expires October 11, 1988)

RON WALKER
President
Mapco Employees Federal Credit Union
Tulsa
(Term expires October 1, 1989)

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
June 30, 1985

Location	Name of Credit Union
Ada	Ada Federal Credit Union
Ada	East Central Teachers Credit Union
Anadarko	Cooperative Employees Credit Union
Ardmore	Oklahoma Postal Employees Credit Union
Bartlesville	TRW Reda Employees Credit Union
Durant	Southeastern Teachers Credit Union
El Reno	El Reno (RIL) Credit Union
Enid	Enid Postal Employees Credit Union
Lawton	Goodyear, Lawton Employees Credit Union
Midwest City	Midwest City Memorial Hospital Municipal Employees Credit Union
McAlester	McAlester Credit Union
Muskogee	Muskogee District Telco Credit Union
Oklahoma City	Capital Credit Union
Oklahoma City	Communication Credit Union
Oklahoma City	D.P.W. Employees Credit Union
Oklahoma City	FAA Employees Credit Union
Oklahoma City	Federal Employees Credit Union
Oklahoma City	Municipal Employees Credit Union
Oklahoma City	Oklahoma Education Credit Union
Oklahoma City	OG&E Employees Credit Union
Oklahoma City	Oklahoma Highway Department Credit Union
Oklahoma City	Oklahoma RE&T Employees Credit Union
Oklahoma City	Public Health Credit Union
Oklahoma City	Santa Fe Credit Union
Oklahoma City	Scrivner Employees Credit Union
Oklahoma City	Teachers Credit Union
Oklahoma City	Tinker Credit Union
Oklahoma City	Weokie Credit Union
Oklahoma City	Wilson Credit Union
Oklahoma City	Woods Credit Union
Ponca City	Ponca City, Conoco Employees Credit Union
Sand Springs	Green Country Credit Union
Spencer	Northeast Concerned Christians Credit Union
Tulsa	C.E. Credit Union
Tulsa	F.O.P. Credit Union
Tulsa	Fire Fighters Credit Union
Tulsa	Frisco Employees Credit Union
Tulsa	H. H. Employees Credit Union
Tulsa	Oklahoma Central Credit Union
Tulsa	Oklahoma Corporate Credit Union
Tulsa	Oneok Employees Credit Union
Tulsa	Quicktrip Employees Credit Union
Tulsa	Tulsa Federal Credit Union
Tulsa	Tulsa Teachers Credit Union
Tulsa	Tulsa Transit Credit Union
Tulsa	Williams Employees Credit Union

CREDIT UNION BRANCHES

OKLAHOMA CITY, OKLAHOMA

Communications Credit Union, 700 N. Walker
Branch Locations: 427 N. W. 6th, Oklahoma City, Oklahoma
6805 S. Western, Oklahoma City, Oklahoma
718 W. Broadway, Enid, Oklahoma
5970 E. 31st, Suite T, Tulsa, Oklahoma
108 S. W. 17th Street, Lawton, Oklahoma
810 S. Cincinnati, Suite 125, Tulsa, Oklahoma

FAA Employees Credit Union, Mike Monroney Aeronautical Center
Branch Locations: 2214 Shadowlake Drive, Oklahoma City, Oklahoma
6431 Westpark Mall, N. MacArthur, Oklahoma City, Oklahoma
107th and S. Pennsylvania, Oklahoma City, Oklahoma

Oklahoma Educators Credit Union, Oklahoma, 6001 N. W. Expressway
Branch Locations: 113 S. York, Muskogee, Oklahoma
1704 S. Air Depot, Midwest City, Oklahoma
840 S. E. 4th, Suite 2B, Moore, Oklahoma
16 East 4th, Edmond, Oklahoma

Tinker Credit Union, Tinker Air Force Base
Branch Locations: Area A Branch, Tinker A.F.B.
Area C-1 North Branch, Tinker A.F.B.
Area C-2 South Branch, A.F.B.
6501 Tinker Diagonal, Midwest City, Oklahoma
3910 N. College, Bethany, Oklahoma
9200 South Western, Oklahoma City, Oklahoma
3721 West Main, Norman, Oklahoma
705 S. Oakwood, Enid, Oklahoma
Vance Air Force Base, Enid, Oklahoma
1401 N. Kelly, Edmond, Oklahoma

Weokie Credit Union, 8100 West Reno
Branch Locations: 1500 S. W. 74th #A-17, Oklahoma City, Oklahoma
5559 N.W. Expressway, Oklahoma City, Oklahoma

PONCA CITY, OKLAHOMA

Conoco Employees (PC) Credit Union, 1000 S. Pine Street
Branch Locations: 501 East Grand, Ponca City, Oklahoma

TULSA, OKLAHOMA

Oklahoma Central Credit Union, 11335 East 41st
Branch Locations: 5350 S. Peoria, Tulsa, Oklahoma

Tulsa Federal Employees Credit Union, 120 West 3rd
Branch Locations: 3207 S. Norwood, Tulsa, Oklahoma
10198 East Admiral Place, Tulsa, Oklahoma
Admiral and 69th, Tulsa, Oklahoma

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
December 31, 1985

Natural Persons Credit Unions—46
Corporate Credit Unions—1

(In Thousands)

ASSETS

Total Loans to Members		$685,422
Allowance for Loan Losses		(3,457)
Net Loan Outstanding		$681,965
Cash		23,351
U.S. Government Obligations (T-Bill, Bonds & Notes)		40,999
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		11,869
Common Trust Investments (icu, NIFCUSm etc.)		409
Corporate Credit Unions (shares, deposits & certificates)		92,778
Commercial Banks (passbook accounts, time deposits & certificates)		190,012
Savings & Loans and Mutual Savings Banks		46,940
Credit Unions (shares, deposits, certificates in other than Corp.)		9,393
All Other Investments		47,112
Loans to Credit Unions		-0-
Fixed Assets		22,120
Other Assets		12,349
TOTAL ASSETS		$1,179,297

LIABILITIES

Other Notes and Interest Payable		$ 4,679
Accounts Payable & Other Liabilities		19,308
Share Certificates	$536,537	
All Other Shares	548,021	
TOTAL SHARES		1,084,558
Regular Reserve		35,975
Other Reserves		3,969
Undivided Earnings		30,808
TOTAL LIABILITIES		$1,179,297

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
June 30, 1986

Natural Persons Credit Unions—45
Corporate Credit Unions–1

(In Thousands)

ASSETS

Total Loans to Members		$ 675,920
Allowance for Loan Losses		(2,962)
Net Loan Outstanding		$ 672,958
Cash		30,742
U.S. Government Obligations (T-Bill, Bonds & Notes)		81,431
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		13,513
Common Trust Investments (icu, NIFCUSm etc.)		499
Corporate Credit Unions (shares, deposits & certificates)		146,085
Commercial Banks (passbook accounts, time deposits & certificates)		181,449
Savings & Loans and Mutual Savings Banks		60,452
Credit Unions (shares, deposits, certificates in other than Corp.)		10,504
All Other Investments		51,766
Allowance for Investments		(2,354)
Loans to Credit Unions		-0-
Fixed Assets		22,928
Other Assets		8,292
TOTAL ASSETS		$1,278,265

LIABILITIES

Other Notes and Interest Payable		1,326
Accounts Payable & Other Liabilities		13,300
Share Certificates	$593,799	
All Other Shares	595,573	
TOTAL SHARES		1,189,372
Regular Reserve		36,690
Other Reserves		4,591
Undivided Earnings		32,986
TOTAL LIABILITIES		$1,278,265

PERPETUAL CARE CEMETERIES
(As of June 30, 1986)

Title 8, Chapter 6, §166. . . . The owners of. . . . cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner. . . .

Cemetery	Location
Memorial Park of Ada, Inc.	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Association	Bartlesville
Bixby Cemetery Association	Bixby
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park Association	Edmond
Memorial Park Cemetery	Enid
Sunset Memorial Gardens	Lawton
Lexington Cemetery Association	Lexington
Arlington Memorial Park	Oklahoma City
Chapel Hill Memorial Gardens	Oklahoma City
Mount Moriah Burial Park	Oklahoma City
Resthaven Memory Park	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Spring Creek Memorial Cemetery	Oklahoma City
Trice Hill Cemetery Association	Okmulgee
Okmulgee Cemetery Association	Ponca City
Rest Haven Memorial Park Association	Ponca City
Sunset Memorial Gardens	Shawnee
Resthaven Memorial Park	Spencer
Hillcrest Memorial Gardens	Tulsa
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Burial Park	Tulsa
Euchee Valley Memorial Park	Cushing

MONEY ORDERS

Title 6, Chapter 5, §2103(a). . . . No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner. . .

Principals	Location	Agencies
American Express Company	New York, New York	178
The Circle K Corporation	Phoenix, Arizona	173
Republic Money Orders, Inc.	Dallas, Texas	231
Travelers Express Company, Inc.	Minneapolis, Minnesota	612
Pioneer Savings and Trust Company	Oklahoma City	2
National Moneyorders, Inc.	Houston, Texas	8
Northwest Financial Express	Fayetteville, Ark.	6
Tote-a-Poke	Poteau, Ok.	4